



Employee Eligibility Rules **Roman Catholic Archdiocese of Boston Benefit Trusts** Effective January 1, 2014

New Hire Eligibility – Medical and Dental Plans

Employees are eligible to enroll in the RCAB Medical and Dental Plans if they are scheduled to work at least 1,000 hours per year (20 hours/week for employees working 12 months per year, 24 hours/week for employees working 10 months per year). Eligibility for Medical and Dental coverage begins on the first calendar day of the month following the date of hire. If the date of hire is the first of the month, eligibility for the Medical and Dental Plans begins on that date. A small number of separately-incorporated employers participating in the RCAB Medical and Dental Plans have longer waiting periods prior to eligibility.

Employees must make enrollment elections within 30 days of the date of hire. If an enrollment decision is not made within 30 days of the date of hire, Medical and Dental plan coverage will be waived. The employee may only make changes to enrollment at the next Open Enrollment period, which occurs each year in August/September, prior to the start of the following Plan Year on October 1, or if a Life Event occurs.

Employees may be required to contribute towards Medical and Dental plan coverage through payroll deduction set by their employers. These deductions will be made on a pre-tax basis unless the employees specifically elect otherwise. Deduction amounts may vary from location to location.

Change in Status to Benefit-Eligible Hours – Medical and Dental Plans

Employees are eligible to enroll in the RCAB Medical and Dental Plans if they are scheduled to work at least 1,000 hours per year (20 hours/week for employees working 12 months per year, 24 hours/week for employees working 10 months per year). Eligibility for Medical and Dental coverage begins on the first calendar day of the month following the date an employee increases hours to a benefit-eligible level. If the effective date of benefit eligibility is the first of the month, eligibility for the Medical and Dental Plans begins on that date. A small number of separately-incorporated employers participating in the RCAB Medical and Dental Plans have longer waiting periods prior to eligibility.

Employees must make enrollment elections within 30 days of the date of benefit eligibility. If an enrollment decision is not made within 30 days of the date of benefit eligibility to enroll in the Medical or Dental plans, the employee may only make changes to enrollment at the next Open Enrollment period, which occurs each year in August/September, prior to the start of the following Plan Year on October 1, or if a Life Event occurs.

Employees may be required to contribute towards Medical and Dental plan coverage through payroll deduction set by their employers. These deductions will be made on a pre-tax basis unless the employees specifically elect otherwise. Deduction amounts may vary from location to location.

Qualifying Life Events – Medical and Dental Plans

Employees working at least 1,000 hours per year may enroll, disenroll, or change their enrollment, or the enrollment status of eligible dependents, within 30 days of the occurrence of a Life Event even if there has been no change in benefit eligibility and even if Open Enrollment is not in process. Enrollments will be effective the first of the month following the life event date except for in the event of a birth or adoption of a child, in which case coverage is effective on the date of birth or adoption. Coverage terminations are effective the last day of the month in which the Life Event occurs. Documentation of the Life Event is required prior to approval of an enrollment change. A list of typical Life Events and required documentation is below:

Life Event	Required Documentation
birth or adoption of a child	birth or adoption certificate
marriage of the employee	marriage certificate
death of a dependent	death certificate
divorce of the employee	divorce decree
Employee's loss of coverage or enrollment of coverage obtained through employee's spouse or through a government agency	copy of documentation from spouse's employer/government agency showing end date or effective date of other coverage
Dependent's loss of coverage under other plan such as student plan, parent's plan, job loss or through a government agency	copy of documentation from dependent's employer/government agency showing end date or effective date of other coverage
addition of dependent due to court order or other legal mandate	copy of court order or directive from government agency

Employees must make enrollment elections within 30 days of the Life Event date. If an enrollment decision is not made within 30 days of this date, the employee may only make changes to enrollment at the next Open Enrollment period, which occurs each year in August/September, prior to the start of the following Plan Year on October 1.

Employees may be required to contribute towards Medical and Dental plan coverage through payroll deduction set by their employers. These deductions will be made on a pre-tax basis unless the employees specifically elect otherwise. Deduction amounts may vary from location to location.

Automatic Enrollment in Additional Benefits

Group Term Life Insurance

Employees are automatically enrolled in the Life Insurance benefit on the first day of the calendar month following completion of one year of eligible service during which the employee worked at least 1,000 hours with one or more participating employers. The Life Insurance program provides a benefit of two times an employee's base annual earnings; coverage reduces to 80% of this amount for participants ages 65-70 and 60% of this amount for participants over age 70. There is no cost to employees for this benefit.

Long-Term Disability Insurance

Employees are automatically enrolled in the Long-Term Disability Insurance benefit on the first day of the calendar month following completion of one year of eligible service during which the employee worked at least 1,000 hours with one or more participating employers. The LTD program provides a monthly benefit of 60% of an employee's base monthly earnings, to a maximum of \$5,000 per month, after an elimination period of 180 days during which an employee becomes disabled and unable to work. This benefit is offered at no cost to employees.

Transition Assistance Program (TAP)

Employees are automatically enrolled in the TAP program, which is the RCAB's private unemployment insurance program, on the first day of the calendar month following completion of one year of eligible service during which the employee worked at least 1,000 hours with one or more participating employers. For employees involuntarily separated from employment, TAP provides a benefit of 50% of base weekly wages to a maximum adjusted annually to reflect the Massachusetts unemployment weekly benefit maximum. Benefits are payable bi-weekly for a maximum duration of 30 calendar weeks. The TAP program is provided at no cost to employees.

RCAB 401(k) Plan

Employees are automatically enrolled in the employer contribution portion of the 401(k) Plan on the first day of the calendar month following completion of one year of eligible service during which the employee worked at least 1,000 hours with one or more participating employers. An automatic, or "core" contribution will be made by employers to enrolled employees' 401(k) accounts for service through December 2014. After that date, all employer contributions will be in the form of matching contributions, which require that employees contribute to the 401(k) Plan.

For more information on benefits available through the RCAB, please visit www.bostoncatholicbenefits.org.